



## Human Resources Department Employee Benefits and Services Division

# 2016-2017 Open Enrollment

June 1 – 24, 2016

*Ready...Set...Enroll*



- ❖ **Review benefit options**
  - ❖ Employee Benefits Guide
  - ❖ Summary of Benefits and Coverage (SBC)
- ❖ **Select the plans that best suit your needs**
- ❖ **Enroll in Medical Expense Reimbursement Plan**  
(FSA enrollment is optional and not required).
- ❖ **Review and update beneficiary as needed**

# What Can I Change During OE?

- ❖ Medical/dental plans
- ❖ Medical Expense Reimbursement Plan (FSA)
- ❖ Add/remove dependents
- ❖ Before-tax or after-tax premium deductions
- ❖ Supplemental life/accidental death & dismemberment (AD&D) insurance coverage
- ❖ Beneficiary update
  - ❖ Life insurances, retirement and salary savings accounts
  - ❖ Last Warrant – Submit completed paper form to your department payroll specialist

- ❖ 2016–17 Medical and Dental Bi-weekly Premium Rates
- ❖ 2016–17 Benefits Calculator
- ❖ Benefit Enhancements
- ❖ Medical Expense Reimbursement (FSA) Rollover
- ❖ Commuter Services Program Update
- ❖ My Health Matters!
- ❖ EMACS Self-Service

# 2016-17 Medical and Dental Bi-Weekly Premium Rates\*

Plan	Kaiser	Blue Shield Signature HMO	Blue Shield PPO	Blue Shield PPO Needles	Cigna Dental HMO	Cigna Dental PPO
Employee Only	\$269.35	\$227.55	\$422.29	\$476.55	\$10.73	\$25.08
Employee + 1	\$536.69	\$453.10	\$858.55	\$968.61	\$17.40	\$46.78
Employee + 2	\$758.58	\$640.31	\$1,331.47	\$1,499.77	\$22.72	\$80.08

\*Premium rates will be effective July 09, 2016 and will appear on your August 3, 2016 pay warrant. Coverage is effective July 23, 2016.



- ❖ Gives an estimate of your bi-weekly out of pocket benefit cost
- ❖ Updated with 2016–17 premiums
- ❖ Allows you to compare benefit options to see what best fits your financial situation
- ❖ Available on the County's benefit websites

## ❖ Tele-Medicine

- ❖ For minor health conditions such as colds, allergies, and coughs
- ❖ Blue Shield members:
  - ❖ 24/7 access to a doctor via telephone or video conferencing
  - ❖ (800) 835-2362 or (800) 241-1823 (TTY)
  - ❖ [www.teladoc.com](http://www.teladoc.com)
- ❖ Kaiser members:
  - ❖ Telephone appointments with a doctor available Monday through Friday, 7 am to 7pm
  - ❖ (888) 750-0036 or 711 (TTY)

- ❖ Maximum annual contribution remains at \$2,550
  - ❖ Equates to \$98.07 bi-weekly maximum
  - ❖ Please refer to your MOU for contribution limits
- ❖ Roll-over up to \$500
  - ❖ Must enroll in the following plan year to qualify for rollover benefit
- ❖ Enrollment is required each year; elections made in the previous year do not continue into the new plan year
- ❖ Election is irrevocable, unless you experience a qualifying change in status event



- ❖ The County offers a rideshare program to assist employees with finding alternatives to driving to work alone, such as:
  - ❖ Vanpool
  - ❖ Carpool (private vehicles)
  - ❖ Hybrid vehicle carpool
  - ❖ Transit / bus
  - ❖ Telecommute
  - ❖ Bike to work
  - ❖ Walk to work

- ❖ The County will match the amount you earn through tracking with Inland Empire Commuter Services (IECS)
  - ❖ Example: earn a \$180 gift card for tracking with IECS for 90 days and receive \$180 in taxable cash from the County
- ❖ \$250 cash incentive\* for buying a plug-in hybrid electric vehicle
- ❖ Pre-tax-deductions of up to \$255/month for qualified transportation (commuter) expenses
- ❖ Bike or walk to work on average of 12+ days per month and earn up to \$150 towards a gym membership\*

\*Monthly rideshare tracking to Commuter Services is required. See the Commuter Services Website for details.



- ❖ Visit the Commuter Services websites for more information
  - ❖ <http://cms.sbcounty.gov/hr/Benefits/CommuterServices.aspx>
- ❖ Contact Commuter Services at:
  - ❖ [hrcommuterservices@sbcounty.gov](mailto:hrcommuterservices@sbcounty.gov), or
  - ❖ (909) 387-9639

- ❖ If you are eligible for rewards under the 2015–16 Wellness Campaign:
  - ❖ Blue Shield Subscribers: You must visit Blue Shield's wellness portal at [www.mywellvolution.com](http://www.mywellvolution.com) and redeem your rewards by June 30, 2016
    - ❖ If rewards are NOT redeemed by June 30th, you will not be able to claim the rewards
    - ❖ For account login or reward issues, contact 866–304–1980
  - ❖ Kaiser Permanente Subscribers: If you haven't already redeemed your points, Kaiser Permanente will have automatically redeemed your points for completing your activities by April 30, 2016
    - ❖ For reward issues, contact 866–300–9867
- ❖ Contact your department Wellness Advocate with questions or email My Health Matters! at [mhm@hr.sbcounty.gov](mailto:mhm@hr.sbcounty.gov)
- ❖ Stay tuned for details on the 2016–17 Wellness Campaign!

- ❖ 24 Hour Fitness & LA Fitness discounted gym memberships available
- ❖ Additional discounted gym memberships are also available through Blue Shield, Kaiser Permanente, and Cigna Dental
- ❖ Visit the My Health Matters! web page for detailed information on Health Club Memberships
  - ❖ E-mail: [mhm@hr.sbcounty.gov](mailto:mhm@hr.sbcounty.gov)
  - ❖ <http://cms.sbcounty.gov/hr/Benefits/WellnessProgram.aspx>

- ❖ Available June 1 – 24, 2016
- ❖ All benefit changes must be completed online using EMACS self-service instructions on page 14 of the Benefits Guide
- ❖ Submit your final election by 11:59 pm on **Friday, June 24**
- ❖ New enrollees to Blue Shield Signature HMO or Cigna Dental Care DHMO must select a group and provider or one will be selected for you by the carrier
- ❖ Print confirmation page
- ❖ Elections that are saved, but have not been submitted will not be processed

Note: If you are only changing a current HMO provider, you must contact the carrier directly, as this change can not be made through EMACS self-service



## **Dependent Enrollment/Eligibility**

- ❖ Enrollment changes made during OE are effective July 23, 2016
- ❖ Ex-spouses are not eligible for County-sponsored coverage, even when coverage is required by court order

## **Adding Dependents in EMACS Self-Service**

- ❖ Click on 'Add a Dependent or Beneficiary' and enter the required information
- ❖ Click 'Save' and then click 'OK'
- ❖ Click 'Return to Dependent/Beneficiary Summary' to go back to the summary page
- ❖ Be sure to enter a social security number for each dependent

## Removing Dependents in EMACS Self-Service

- ❖ Review the listing of your dependents and/or beneficiaries
- ❖ Click on the dependent name you wish to modify and then 'Edit'
- ❖ Edit information as necessary, then click 'Save'
- ❖ Click 'OK'
- ❖ Click to go back to the Dependent/Beneficiary Summary page to review
- ❖ **Dependents voluntarily removed during OE are NOT eligible for COBRA coverage as this is not considered a COBRA qualifying event**



## Open Enrollment is a good time to review your Beneficiary Designations & Emergency Contacts

Consider updating	Updates can be made via
Emergency Contacts	<ul style="list-style-type: none"><li>• EMACS Self-Service</li><li>• Paper form submitted to Payroll Specialist</li></ul>
Last Paycheck (warrant) Beneficiary Designation	<ul style="list-style-type: none"><li>• Paper form submitted to department payroll specialist</li></ul>
Life Insurance <i>-Implications for designating minor children should be considered</i>	<ul style="list-style-type: none"><li>• EMACS Self-Service</li><li>• Paper form submitted to EBSD</li></ul>
SBCERA	<ul style="list-style-type: none"><li>• Paper form submitted to SBCERA</li></ul>
Voya Accounts	<ul style="list-style-type: none"><li>• Paper form submitted to Voya</li></ul>

Forms for updating each of these items located on the EMACS Forms website:

*EMACS Forms>Employee Resources>Mid-Year Change-in-Status*



- ❖ Proof of eligibility for all newly enrolled dependents must be submitted to EBSD by **5:00 pm on Tuesday, July 5, 2016**
- ❖ A completed Disabled Dependent Certification is REQUIRED for dependents who are over the age of 26 and permanently disabled
- ❖ Include name and employee ID# on documentation
- ❖ Inform EBSD of any difficulties obtaining documentation by **Tuesday, July 5, 2016**

- ❖ Enrollment changes made during Open Enrollment remain in effect for the entire plan year
- ❖ Mid-year changes are only permitted when you experience a Section 125 change-in-status Event. Examples include:
  - ❖ Marriage/Registered Domestic Partnership
  - ❖ Death
  - ❖ Birth/Adoption
  - ❖ Refer to the Section 125 matrix of the Benefits Guide (pgs. 12/13)
- ❖ Submit forms and documentation within 60 days of the event
- ❖ Important Note: Newborns or children newly adopted or placed for adoption should be added to coverage via a family status change and not as an Open Enrollment addition

- ❖ The IRS allows employees to pay for eligible benefit premiums using before-tax dollars
- ❖ Eligible benefit premiums include medical, dental, AD&D, and life insurance coverage up to \$50,000

- ❖ Employees who have other employer-sponsored coverage or are covered under a County spouse or registered domestic partner, may opt-out or waive County-sponsored coverage
- ❖ New opt-outs/waives must use EMACS self-service to certify election
- ❖ Verification of other coverage, that includes the effective date, is due to EBSD by **Tuesday, July 5, 2016**

- ❖ Open Enrollment is June 1 – 24, 2016
- ❖ Supporting documentation is due to EBSD by **5:00 pm, Tuesday, July 5, 2016**
- ❖ Confirmation of 2016–17 benefit elections
  - ❖ Available through EMACS self-service beginning July 09, 2016
- ❖ Changes on paycheck statement
  - ❖ Wednesday, August 3 for medical/dental premiums
  - ❖ Wednesday, August 17 for FSA and refundable/nonrefundable retirement benefits
  - ❖ Effective June 25, 2016, your SBCERA contribution rate may or may not change\*.

\* Some rates for the Tier 1 General and Safety Members increased slightly, while some rates stayed the same. Tier 2 rates decreased to 8.37% for General Members and 14.03% for Safety Members.

## EBSD Websites

❖ <http://cms.sbcounty.gov/hr/Benefits/BenefitsHome.aspx>

## Benefits Calculator

❖ [http://cms.sbcounty.gov/hr/Benefits/Medical,Dental VisionPlans/Calculator.aspx](http://cms.sbcounty.gov/hr/Benefits/Medical,DentalVisionPlans/Calculator.aspx)



## Employee Benefits and Services Division

- ❖ Phone: (909) 387-5787
- ❖ E-mail: [ebbsd@hr.sbcounty.gov](mailto:ebbsd@hr.sbcounty.gov)
- ❖ Plan carrier and other benefit related contact information is on pg. 5 of the Benefits Guide



# Questions

